



FINANCE PROGRAMS

The Finance workgroup promotes financial literacy, homeownership education, and resource navigation. Through in-person and virtual workshops and webinars, individualized guidance, and community partnerships, these programs provide individuals and families with the knowledge and tools to manage budgets, build savings, reduce debt, and achieve long-term financial stability. By fostering informed decision-making and economic resilience, it strengthens both households and communities throughout Utah.

Empowering Financial Wellness

Empowering Financial Wellness (EFW) is a vital initiative by Utah State University, funded by the Utah Department of Workforce Services, to tackle financial stress caused by the pandemic, record-high inflation, and skyrocketing housing costs.

This program offers free, research-based financial education to combat economic uncertainty through award-winning tools and resources, including self-paced online courses, a debt elimination tool, media outreach, and customizable webinars and classes in both English and Spanish. By equipping individuals with practical skills and knowledge, we help foster financial stability and informed decision-making across Utah.

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Empowering Financial Wellness

Two months after completing an EFW program activity, participants:



Serving: **Statewide**

Budget Mastermind Workshops

Budget Mastermind Workshops are 5-hour interactive, small-group sessions that help participants build practical budgeting skills through guided discussion and real-life application. Participants gain confidence, improve money management behaviors, and leave with clear, actionable financial next steps.

190 participants across all sessions



"I was pleasantly surprised with how much I learned and feel like I can apply it."

Webinars & In-Person Classes

287 weekly webinars and in-person classes

4,325 participants

"I felt so empowered! My financial situation is NOT hopeless!"

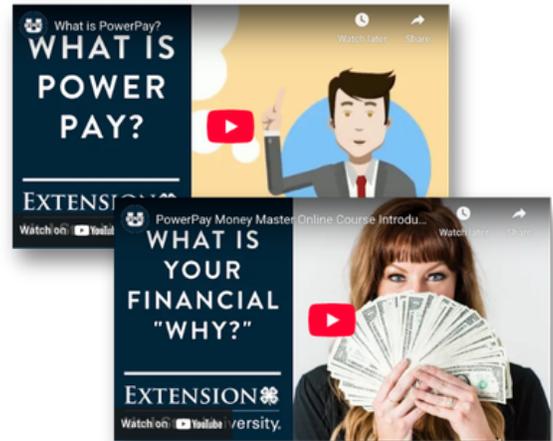
"I want to identify how I see money and why. Then find where I can fix those habits to have a better relationship with money."

PowerPay Debt Elimination Tool

PowerPay will give you the tools to develop a personalized, self-directed debt elimination plan. Discover how quickly you can become debt free, and how much you can save in interest costs by following your debt reduction plan.

367,795 user accounts created since inception

46,393 plans created



"It has helped me reduce \$11,253 worth of interest in a year of use."

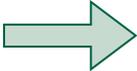
Resources Developed



Volunteer Income Tax Assistance (VITA) Program

One in four eligible tax preparers in Utah may miss out on refundable tax credits such as the Earned Income Tax Credit (EITC). The Volunteer Income Tax Assistance (VITA) program helps increase the number of qualifying individuals and families claim these credits by offering free tax return preparation services to low-income, disabled, and limited-English-speaking taxpayers.

Partnered with the Westminster Tax Clinic

39 households served 

The amounts saved in tax preparation fees and received in state and federal refunds likely yields a total economic impact of

\$128,110

Serving: **Summit & Wasatch Counties**

Change Makes \$ense

Courses on the principles of how to eliminate debt, the basics of credit and budgeting, as well as how to get finances organized. Classes were offered to residents at a Substance Abuse Center in Tooele County.

“Residents have been talking about budgets several times. One lady has paid off her debt of \$1500 in just 6 months.”



participants reported plans to implement at least one new behavior



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Issued in furtherance of Cooperative Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Kenneth L. White, Senior Vice President for Statewide Enterprise and Utah State University Extension.



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